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THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants:: James M. Foley, et al.

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Pyzocha, Michael J.

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Title:

FOR ENABLING A USER TO

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SELECT AN AUTHENTICATION

METHOD

REPLY AND AMENDMENT

Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action dated December 16, 2009, of which this reply is filed within two months, please consider the following amendments and remarks.

1

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 11 of this paper.